

Information to identify the case:					
Debtor 1	<u>Patrice A. Gallagher</u>			Social Security number or ITIN	xxx-xx-0263
	First Name	Middle Name	Last Name	EIN	__-_____-
Debtor 2	<u></u>			Social Security number or ITIN	_____
(Spouse, if filing)	First Name	Middle Name	Last Name	EIN	__-_____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA					
Case number: 12-22291-GLT					

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Patrice A. Gallagher

8/17/17

By the court: Gregory L. Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Imaged Certificate of Notice Page 3 of 4

United States Bankruptcy Court
Western District of PennsylvaniaIn re:
Patrice A. Gallagher
DebtorCase No. 12-22291-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: bsil
Form ID: 3180WPage 1 of 2
Total Noticed: 31

Date Rcvd: Aug 17, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 19, 2017.

db +Patrice A. Gallagher, 725 Sidney Street, Greensburg, PA 15601-4142
cr +Bank of America, N.A. c/o Prober & Raphael, A Law, 20750 Ventura Blvd, Suite 100,
Woodland Hills, CA 91364-6207
cr +DITECH FINANCIAL LLC, P. O. Box 9013, Addison, TX 75001-9013
13384793 +AES/PHEAA, PO BOX 8183, HARRISBURG, PA 17105-8183
13399161 +AES/PHEAA, PO Box 8147, Harrisburg PA 17105-8147
13368876 +Aes/pheaa-keycon, 1200 N 7th St, Harrisburg, PA 17102-1419
13397176 BANK OF AMERICA, N.A. - ETAL, Bank of America, N.A., P.O. Box 660933,
Dallas, TX 75266-0933
13397177 BANK OF AMERICA, N.A. SUCCESSOR - ETAL, Bank of America, N.A., P.O. Box 660933,
Dallas, TX 75266-0933
13544038 +Bank of America, N.A., c/o KML Law Group P.C., 701 Market Street, Suite 5000,
Philadelphia, PA 19106-1541
13397180 Bank of America, N.A., P.O. Box 660933, Dallas, TX 75266-0933
13455113 Bank of America, N.A., c/o Prober & Raphael, Attorney for Secured Creditor, P.O. Box 4365,
Woodland Hills, CA 91365-4365
13368878 +Borough of Southwest Greensburg, c/o Gary A. Falatovisch, Esq., Keystone Commons II,
35 West Pittsburgh Street, Greensburg, PA 15601-2323
13451542 +CAPITAL ONE BANK (USA), N.A., PO Box 12907, Norfolk VA 23541-0907
13368880 +Michael T. McKeever, Esquire, Goldbeck, McCafferty & McKeever,
Mellon Independence Center - Suite 5000, 701 Market Street, Philadelphia, PA 19106-1541
13368881 Nco Fin/51, PO Box 13574, Philadelphia, PA 19101
13368882 Pennsylvania Dept. of Revenue, Bureau of Collections & Taxpayer Service, PO Box 281041,
Harrisburg, PA 17128-1041

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg E-mail/Text: RVSVBICNOTICE1@state.pa.us Aug 18 2017 01:13:05 Pennsylvania Dept. of Revenue,
Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
Harrisburg, PA 17128-0946
cr E-mail/Text: bankruptcy.bnc@ditech.com Aug 18 2017 01:13:01 DITECH FINANCIAL LLC,
P.O. Box 6154, Rapid City, SD 57709-6154
cr EDI: ECMC.COM Aug 18 2017 01:08:00 ECMC, P.O. Box 16408, St. Paul, MN 55116-0408
cr +EDI: PRA.COM Aug 18 2017 01:08:00 PRA Receivables Management, LLC, PO Box 41067,
Norfolk, VA 23541-1067
13368877 +EDI: BANKAMER.COM Aug 18 2017 01:13:00 Bank Of America, N.a., 450 American St,
Simi Valley, CA 93065-6285
14647911 E-mail/Text: bankruptcy.bnc@ditech.com Aug 18 2017 01:13:01
Ditech Financial LLC f/k/a Green Tree, Servicing LLC, P.O. Box 6154,
Rapid City, South Dakota 57709-6154
13482758 EDI: ECMC.COM Aug 18 2017 01:08:00 Educational Credit Management Corporation,
P.O. Box 16408, St. Paul, MN 55116-0408
13660154 E-mail/Text: bankruptcy.bnc@ditech.com Aug 18 2017 01:13:01 Green Tree Servicing LLC,
PO Box 0049, Palatine, IL 60055-0049
13368879 +EDI: HFC.COM Aug 18 2017 01:13:00 Hsbc Bank, Attn: Bankruptcy, Po Box 5213,
Carol Stream, IL 60197-5213
13368883 EDI: PRA.COM Aug 18 2017 01:08:00 Portfolio Rc, Attn: Bankruptcy, Po Box 41067,
Norfolk, VA 23541
13612948 EDI: PRA.COM Aug 18 2017 01:08:00 Portfolio Recovery Associates, LLC, PO BOX 41067,
Norfolk, VA 23541
13452881 EDI: PRA.COM Aug 18 2017 01:08:00 Portfolio Recovery Associates, LLC, POB 12914,
Norfolk VA 23541
13377665 E-mail/Text: RVSVBICNOTICE1@state.pa.us Aug 18 2017 01:13:06
Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946,
Harrisburg PA 17128-0946
13373638 EDI: DRIV.COM Aug 18 2017 01:13:00 Santander Consumer USA, P.O. Box 560284,
Dallas, TX 75356-0284
13368885 +EDI: DRIV.COM Aug 18 2017 01:13:00 Santander Consumer Usa, 8585 N Stemmons Fwy Ste 1100-N,
Dallas, TX 75247-3822

TOTAL: 15

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr BANK OF AMERICA, N.A., SUCCESSOR BY MERGER TO BAC
cr* +AES/PHEAA, PO BOX 8147, HARRISBURG, PA 17105-8147
cr* GREEN TREE SERVICING LLC, PO BOX 0049, PALATINE, IL 60055-0049
13368884 ##+Rui Credit Services In, 225 Broadhollowrd, Melville, NY 11747-4809

TOTALS: 1, * 2, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0315-2

User: bsil
Form ID: 3180W

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Total Noticed: 31

Date Rcvd: Aug 17, 2017

***** BYPASSED RECIPIENTS (continued) *****

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 19, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 17, 2017 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor BANK OF AMERICA, N.A., SUCCESSOR BY MERGER TO BAC HOME
LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING LP agornall@goldbecklaw.com,
bkgroup@goldbecklaw.com;bkgroup@kmlawgroup.com
Edgardo D. Santillan on behalf of Debtor Patrice A. Gallagher ed@santillanlaw.com,
edscourt@debtlaw.com;edscourt@gmail.com;650corpst304bknotbackup15009@gmail.com;eds@debtlaw.com;ed
s.mycfemail@gmail.com;r53999@notify.bestcase.com
Edgardo D. Santillan on behalf of Plaintiff Patrice A. Gallagher ed@santillanlaw.com,
edscourt@debtlaw.com;edscourt@gmail.com;650corpst304bknotbackup15009@gmail.com;eds@debtlaw.com;ed
s.mycfemail@gmail.com;r53999@notify.bestcase.com
Norma Hildenbrand, on Behalf of the United States Trustee by on behalf of U.S. Trustee
Office of the United States Trustee Norma.L.Hildenbrand@usdoj.gov
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 6